

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Rebecca L. Drayer  
 Debtor

Case No. 17-12979-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db	+Rebecca L. Drayer, 534 Sigel Street, Philadelphia, PA 19148-1837
13908634	+Aes Members 1st Fcu, Po Box 61047, Harrisburg, PA 17106-1047
13908635	+Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
13908641	+Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 90040, S Louis, MO 63179-0040
13908643	+Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391
13908644	+First Bank Puerto Rico, Attn: Bankruptcy, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
13908645	+Frederic I. Weinberg, Esq., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
13908648	+PNC Bank Credit Card, Po Box 5570, Mailstop BR-YB58-01-5, Cleveland, OH 44101-0570
13908649	+Provident Funding Asso, Po Box 5914, Santa Rosa, CA 95402-5914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Aug 19 2017 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Aug 19 2017 01:42:51 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 19 2017 01:41:43 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 19 2017 01:42:19 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13908637	+EDI: ARSN.COM Aug 19 2017 01:28:00 ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
13908636	+EDI: AMEREXPR.COM Aug 19 2017 01:28:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
13908638	+EDI: TSYS2.COM Aug 19 2017 01:28:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
13908639	+EDI: CAPITALONE.COM Aug 19 2017 01:28:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
13908640	+EDI: CHASE.COM Aug 19 2017 01:28:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
13908642	+EDI: DISCOVER.COM Aug 19 2017 01:28:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
13908646	+E-mail/Text: bk@lendingclub.com Aug 19 2017 01:43:04 Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
13908647	+E-mail/Text: unger@members1st.org Aug 19 2017 01:43:19 Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
13908649	+EDI: PFAL Aug 19 2017 01:28:00 Provident Funding Asso, Po Box 5914, Santa Rosa, CA 95402-5914
13908650	+E-mail/Text: bankruptceteam@quickenloans.com Aug 19 2017 01:42:14 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
13908651	+EDI: RMSC.COM Aug 19 2017 01:28:00 Synchrology Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13908652	+EDI: WTRRNBNK.COM Aug 19 2017 01:28:00 Target, C/O Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
13908653	+EDI: VERIZONEAST.COM Aug 19 2017 01:28:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technolgy Dr Ste 500, Weldon Springs, MO 63304-2225
13908654	E-mail/Text: BKRMailOps@weltman.com Aug 19 2017 01:42:02 Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue, Suite 200, Cleveland, 44113-1009

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Debtor Rebecca L. Drayer  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com  
MATTEO SAMUEL WEINER on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Rebecca L. Drayer**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8876**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-12979-mdc**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rebecca L. Drayer

8/17/17

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**